

ONLINE AND MOBILE BANKING USER GUIDE

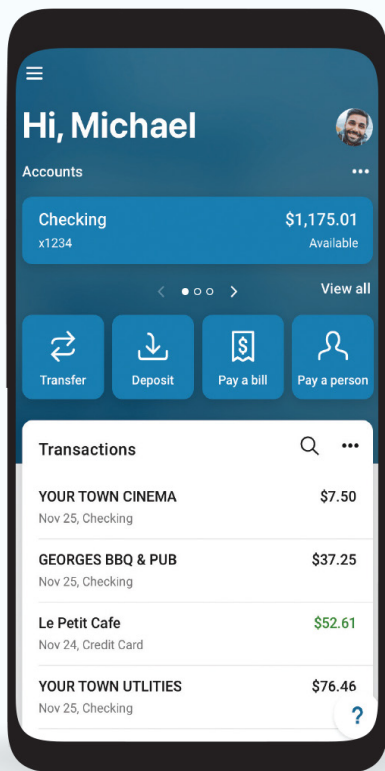


CVNB
Bank Better.

Member
FDIC



MOBILE BANKING USER GUIDE



Download the CVNB Mobile Banking app on the App Store® or Google Play™ today!



Search for **CVNB Mobile Banking** and download the app to experience the new mobile app*.

**You'll need to have an iPhone® with iOS 15.0 or higher or Android™ 8.0 or higher.*

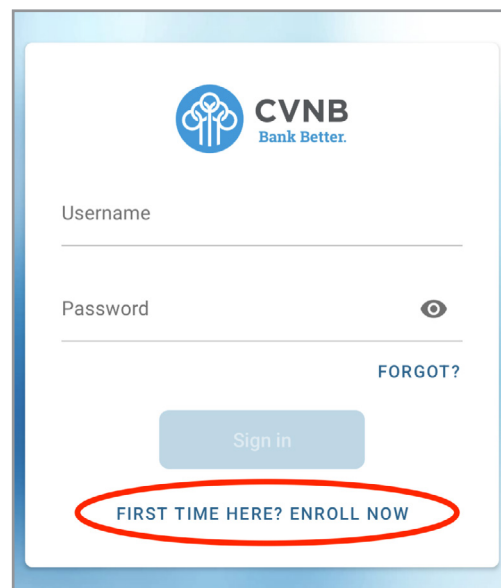
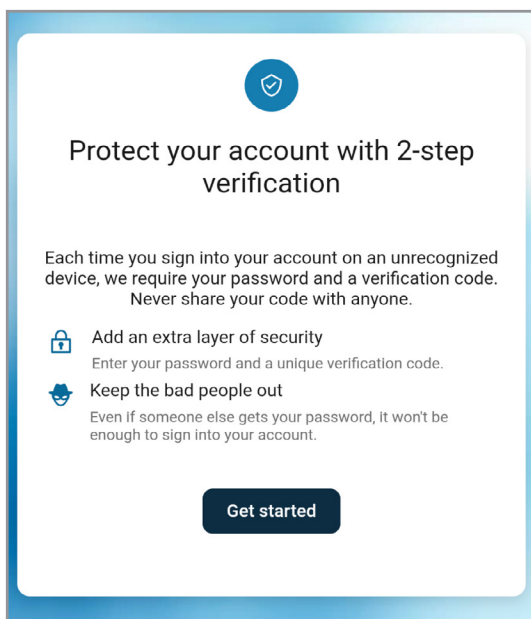
CVNB MOBILE APP - NEW ENROLLMENT

- In the App Store® or Google Play™ search for “CVNB Mobile Banking” and install the app
- At the Login screen, click the **FIRST TIME HERE? ENROLL NOW** link

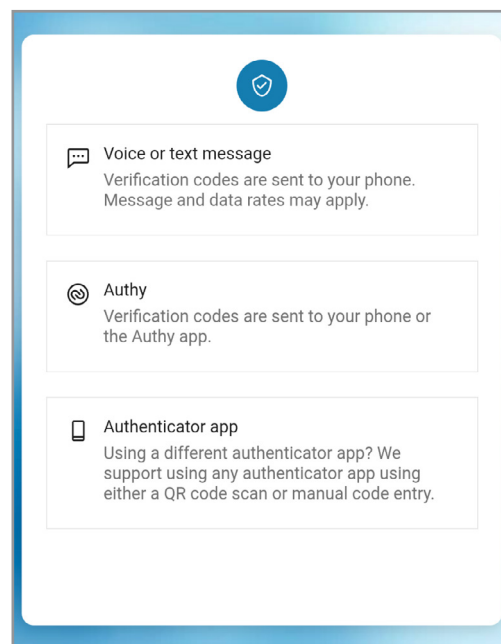
To validate ownership of your account, enter the following information:

- o Social Security number
- o Account Number
- o Email
- o Phone Number

- Protect your account with 2-step verification, and click **Get started** to continue



- Set up your 2-step verification by selecting **Voice or text message, Authy, or Authenticator App**
 - o **Voice or text message** - Verification codes are sent to your phone. Message and data rates may apply
 - o **Authy** - Verification codes are sent to your Authy authenticator app
 - o **Authenticator app** - Download a free authenticator app, scan a QR code to set your account
- Complete the steps as directed per the method chosen
- Enrollment is complete. You're all set!

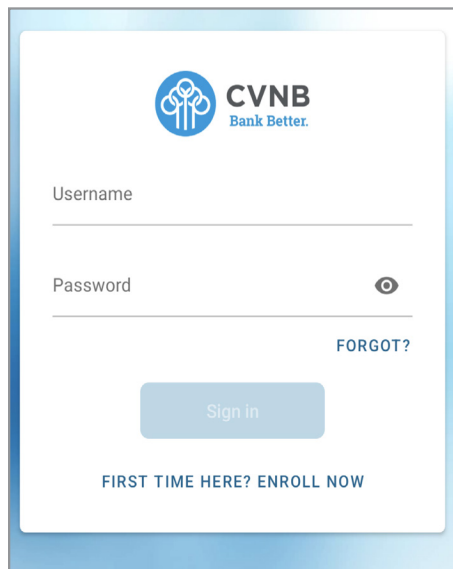


CVNB MOBILE APP - Logging in

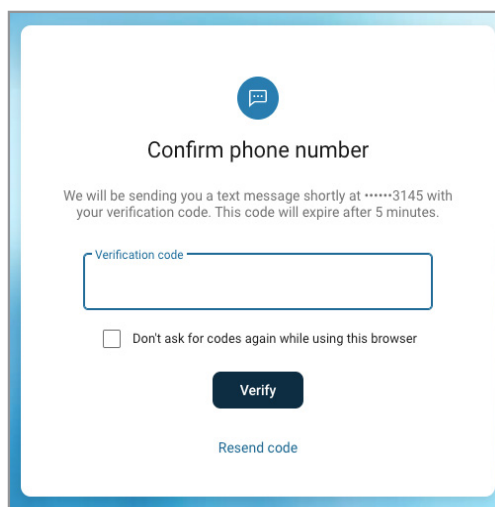
Existing Customers First-Time Login

When Prompted download CVNB Mobile Banking from the App Store® or Google Play™

- o Enter your existing Username and Password and tap **Sign in**
- o Enter your email address, and then enter a phone number where you can receive a call or a texted code to further secure your account, then click **Next**
- o Enter the 6-digit verification code sent to the number provided*
- o Click **Verify**



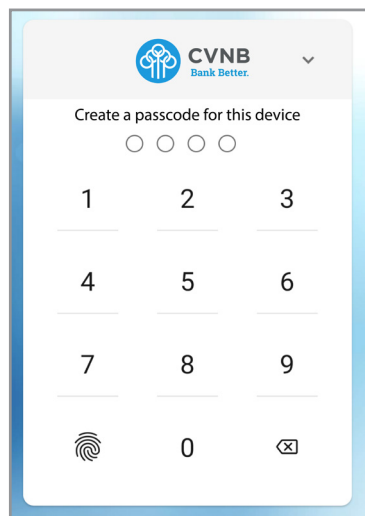
The login screen features the CVNB logo with the tagline "Bank Better." Below the logo are two input fields: "Username" and "Password". The password field has an eye icon to toggle visibility. A "FORGOT?" link is positioned to the right of the password field. A blue "Sign in" button is centered below the fields. At the bottom, a link reads "FIRST TIME HERE? ENROLL NOW".



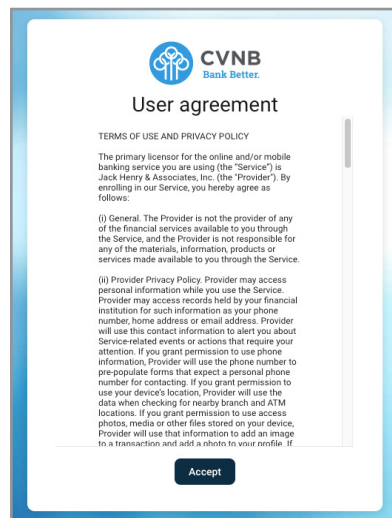
The "Confirm phone number" screen displays the CVNB logo. It informs the user: "We will be sending you a text message shortly at *****3145 with your verification code. This code will expire after 5 minutes." Below this is a "Verification code" input field. A checkbox option reads "Don't ask for codes again while using this browser". A blue "Verify" button is centered at the bottom, with a "Resend code" link below it.

**If you cannot receive a text at this number, click "Try another way". If you "Try another way" you have the options to receive a phone call with your code, or to install the Authenticator app.*

- o Create a 4-digit passcode for future logins
- o Enable Face ID / Touch ID if desired



The "Create a passcode for this device" screen shows the CVNB logo and a 4-digit passcode input field with four circles. Below is a numeric keypad with digits 1-9, 0, a fingerprint icon, and a backspace icon.



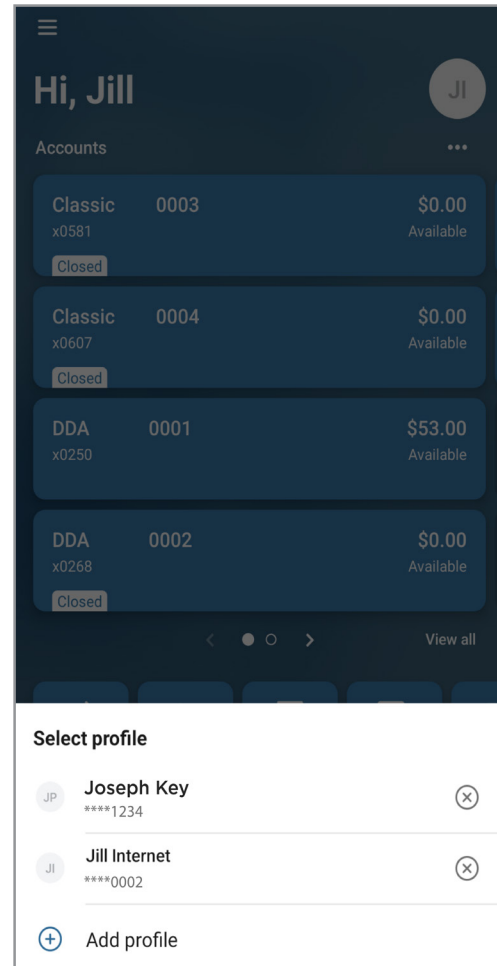
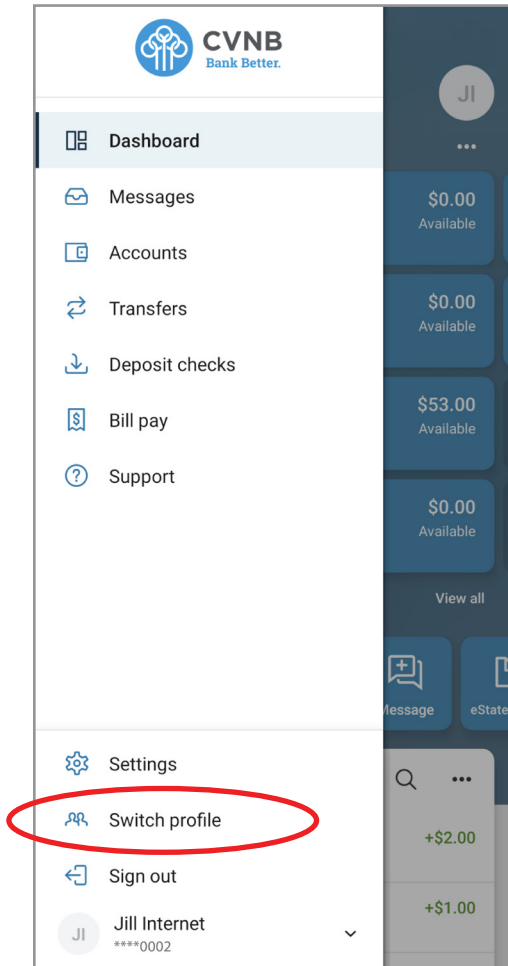
The "User agreement" screen displays the CVNB logo and the title "User agreement". It includes a scrollable "TERMS OF USE AND PRIVACY POLICY" section. At the bottom, there is an "Accept" button.

- Review the User agreement and click **Accept**
- You are now ready to use the CVNB Mobile Banking app!

Switching Profiles

Multiple profiles can be setup if you have more than one login ID, or if more than one user shares a device.

- Tap the **Menu** button ≡ (located in the upper left corner of most screens of the app)
- Tap your **name/profile picture** located at the bottom of the menu and then tap **Switch Users**
- Tap **Add profile** to add an additional profile



CVNB MOBILE APP - Customize Dashboard

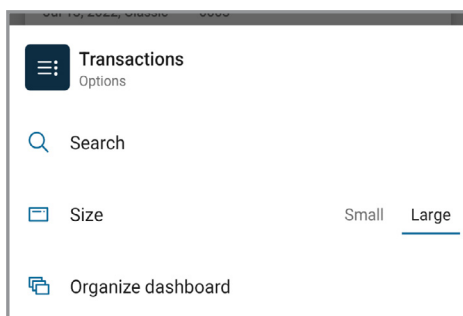
The CVNB Mobile Banking Dashboard is organized into “cards.” Cards are elements that group information, features, and functionality into “boxes” that will resize or move around based on the screen size.

Organize and View Accounts

- Tap the “...” in the upper right corner of any Dashboard card
- Organize accounts by moving the account card up or down by holding the ≡ and moving the account to the desired order

Done		Reorganize accounts	
DDA	0001	\$10.32	≡
x6483		Available	
Savings	0002	\$49.47	≡
x4351		Available	

- From the bottom of the screen, select a **View** to choose how much content is displayed in each card: Compact, Expanded, Total/Small, Large

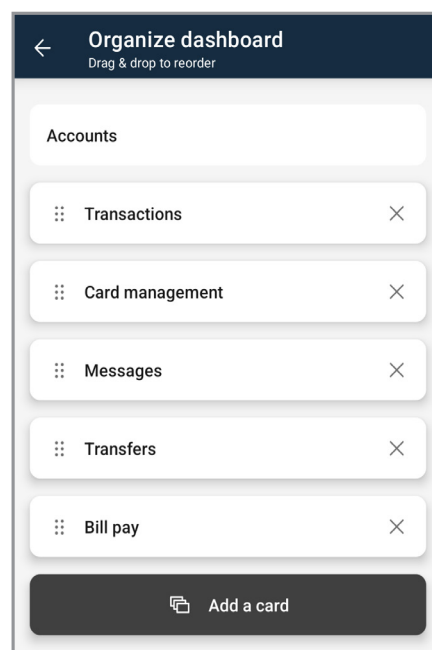
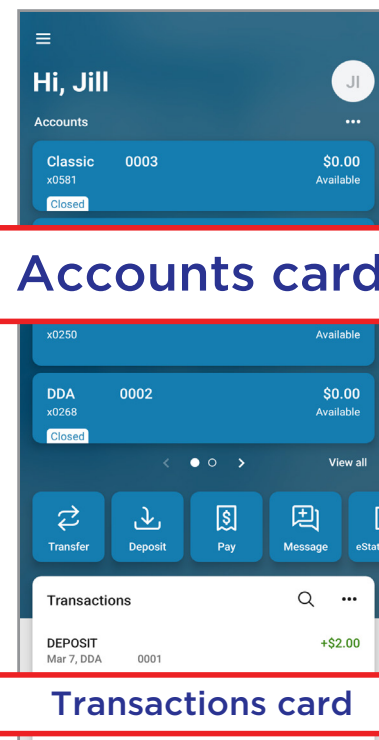


Add or Rearrange Dashboard Cards

- Tap the “...” in the upper right corner of any Dashboard card
- Or From the bottom of the screen, tap **Organize Dashboard**
- Click and drag the card titles to re-arrange them
- Tap the “+” icon in the upper right to add more cards
- Or choose **Add a Card** from the bottom of the page

Remove Dashboard Cards

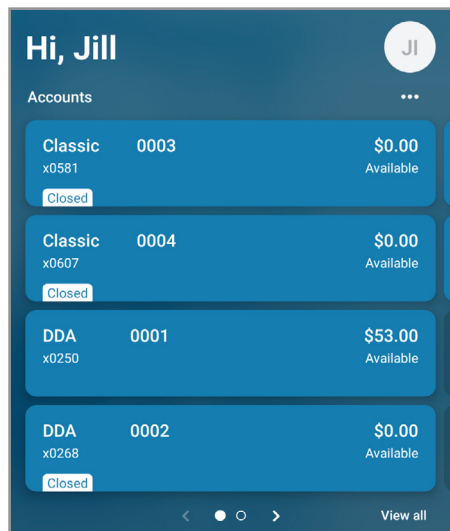
- From the Organize Dashboard screen, click the **X** next to the card you want to remove



CVNB MOBILE APP - Features

Accounts

View and manage your accounts, transactions, and available balances from the ACCOUNTS card. Flip through your accounts by swiping the balance card left or right.

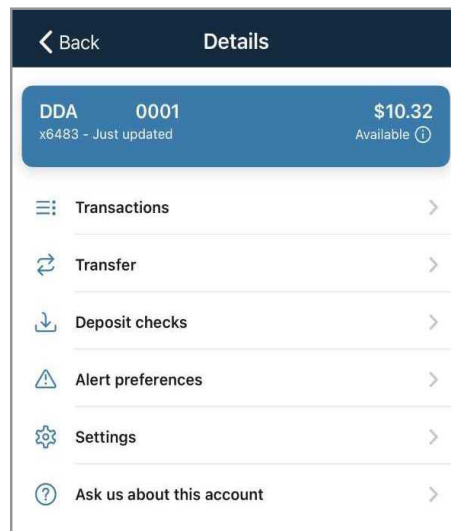


Change Account Display Order

- Change the order in which accounts are listed by pressing the “...” in the upper right of the **ACCOUNTS** card

Account Options

- Press the account name for additional options such as viewing account transactions, depositing checks, making transfers, setting alert preferences, and update your settings

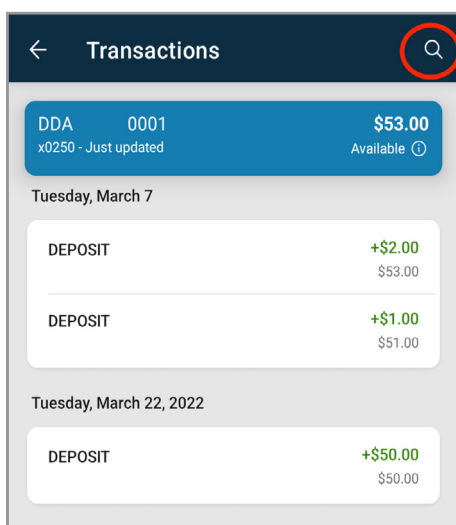


Quick Actions

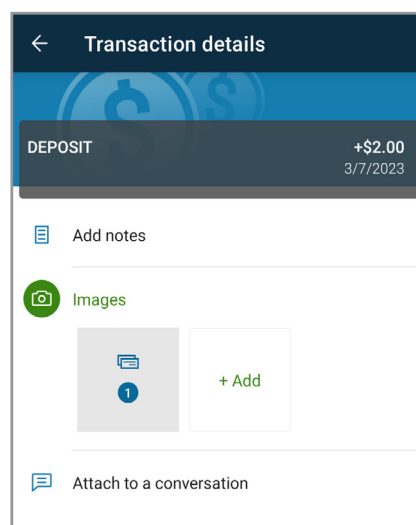
- Under the accounts card, use the Quick Actions to make transfers, pay bills, deposit checks or start a conversation with our Customer Care team, or enroll or view eStatements

Transactions (View, Search, Tag)

- From the ACCOUNTS card, tap the **Transactions** link underneath the account’s name to view transactions for that specific account



When viewing Transactions, click the magnifying glass in the upper right to search.



Tap any posted transaction to add a tag, note, or attach an image.

External Transfers

Request External Transfers

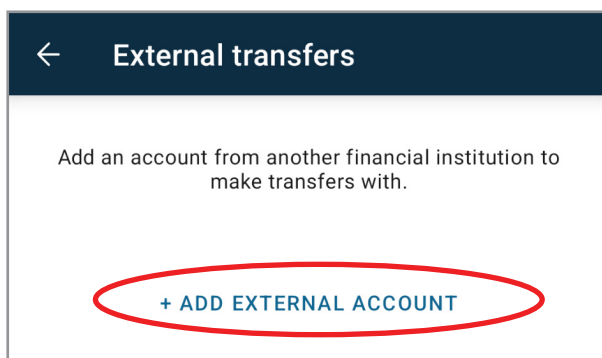
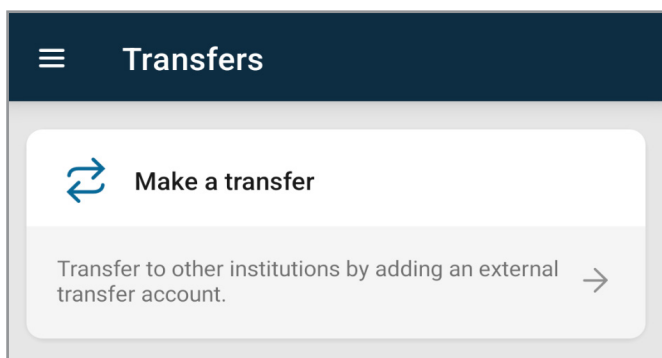
External Transfers allow you to transfer funds between your CVNB account and your account with another financial institution. To enable the service, contact us by one of the following methods:

- o Send us a secure message within online or mobile banking
- o Call us at 800.999.3126
- o Visit any branch location

Add an External Account

Once the external transfer service has been enabled, you are ready to add an external account.

- Menu ≡ → Transfer → Click **Make a transfer** → Tap the **+ ADD EXTERNAL ACCOUNT** to add an external account

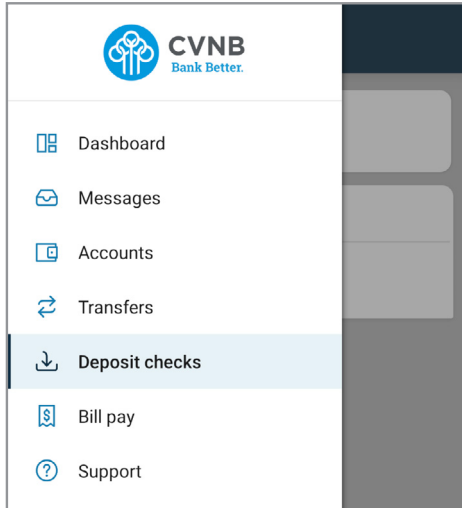


- Enter your password for additional authentication
- Enter the details of the external bank
 - o Account Name
 - o Routing number
 - o Account number
 - o Account type
- Click **Submit**
- Once the deposits are received in the external account, tap Menu ≡ → Transfers → External Transfers. Select the recently added account to **Verify Amounts**
- Enter the amounts of the deposits and click **Confirm**
- Once confirmed, the account will be available in the **Transfer** option

Mobile Deposit

Deposit a check right from your phone or tablet using the DEPOSIT card on the Dashboard. *

- Sign your check, and write “For Deposit Only” below the endorsement
- At the menu screen, select **Deposit checks**



- Enter the check amount, then click **Continue**

A screenshot of the 'Deposit checks' screen in the mobile app. At the top is a dark blue header with a back arrow and the text 'Deposit checks'. Below this is a form with a label 'Amount' and a text input field containing '\$ 150.00'. To the right of the input field is a link that says 'Deposit limits' with an information icon. At the bottom of the screen is a large dark blue button labeled 'Continue'. Below the button is a small block of text: 'Securely store the original check for up to 7 business days after transmission. Verify the check has been credited to your account. Upon verification, mark the front of the check as "MOBILE DEPOSITED" and shred the check.'

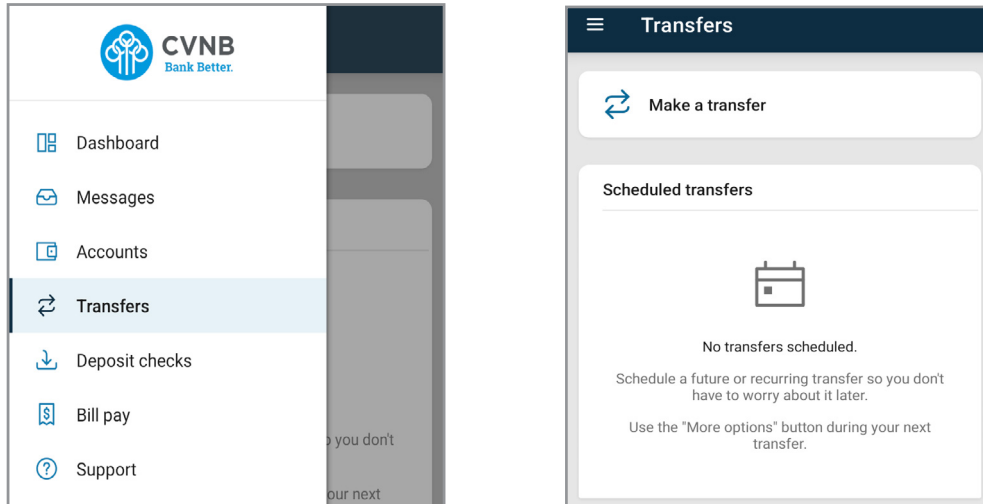
- Select which account you want the deposit into
- Take photos of the front and back of the check with your smartphone — just select the Front of Check and Back of Check buttons. Make sure all the corners are inside the check outline. Then click **Continue**
- Review the check amount and check images. Click **Submit**
- The deposit will be available the next business day

**Mobile Deposit functionality can also be accessed from the Quick Actions link on the ACCOUNTS card, or by tapping the account name on the ACCOUNTS card.*

Transfers

Move money between CVNB accounts or accounts at other institutions using the TRANSFER card on the Dashboard.*

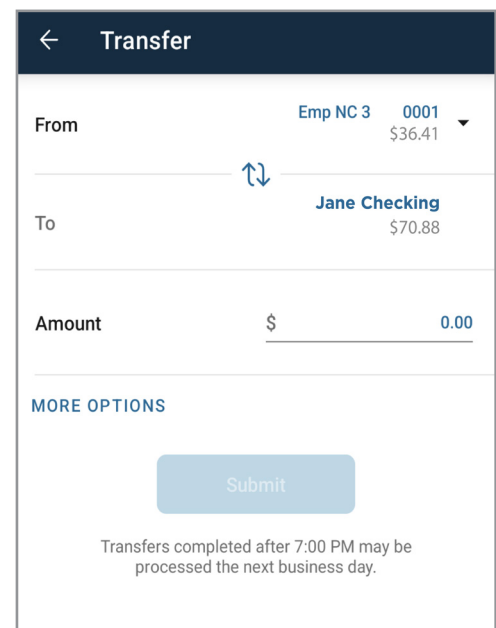
- At the menu screen, click **Transfers**. To begin, click **Make a transfer**



- Select the “**From**” account and “**To**” account (eligible internal and external accounts will be listed)
- Enter the **Amount**
- For an immediate one-time transfer, simply tap **Submit****

NOTE: Transfers completed after 7:00 PM may be processed the next business day

- To set a recurring frequency or a future date tap **MORE OPTIONS**
 - o Choose weekly, every two weeks, twice a month, or monthly
 - o Choose the start date
- Tap **Submit**



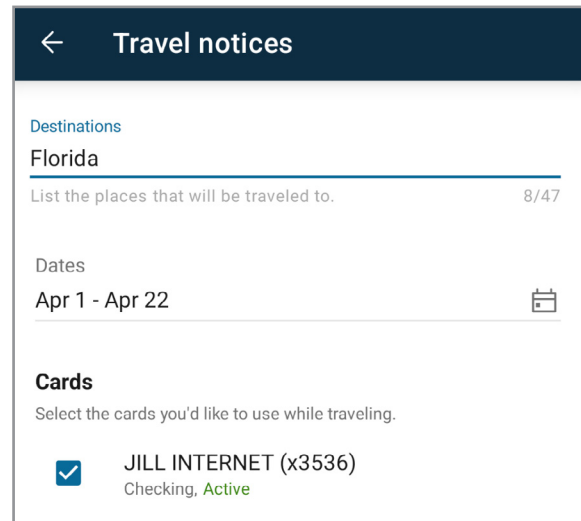
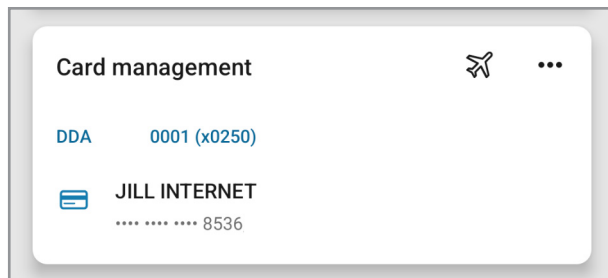
**Transfer functionality can also be accessed from the Quick Actions link below the ACCOUNTS card, or by tapping the account name on the ACCOUNTS card.*

***Internal transfers completed after 7:00 p.m. EST may be processed the next business day. External Transfers completed after 6:30 p.m. EST may be processed the next business day.*

Manage Cards

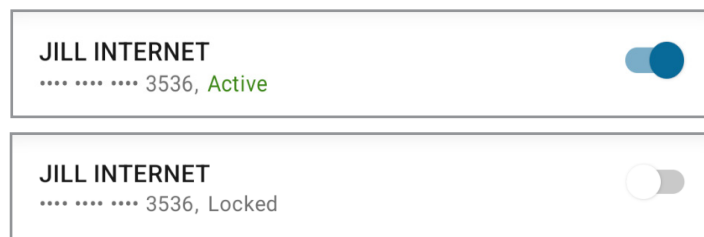
Turn your debit card on or off, report it lost or stolen, re-order a card, or activate a new card from the Card Management card.

- From the Card Management card tap the debit card that you would like to manage
- Travel Notice: Tap the airplane icon in the right corner to alert CVNB of your travel plans and dates.



NOTE: Limited to 1 (one) travel alert at a time, per card

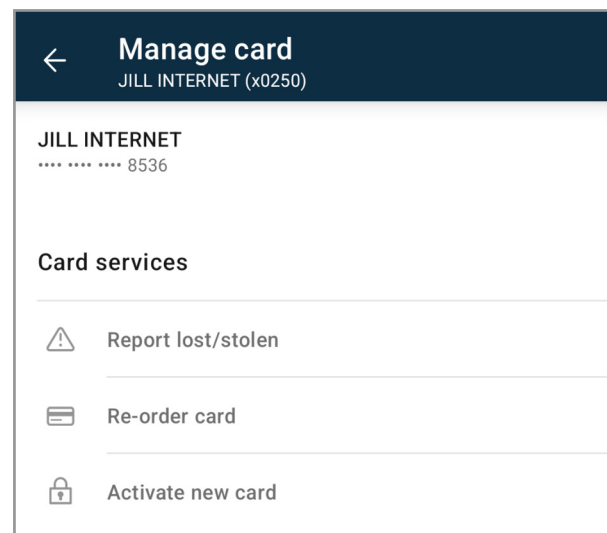
- To temporarily lock the debit card, slide the green button to the off position
- To unlock the debit card, slide the button back to green/active



- To report the card lost or stolen, tap **Report lost/stolen**

NOTE: This action cannot be undone

- To re-order a card, tap **Re-order card**
- To activate a new card, tap **Activate new card**

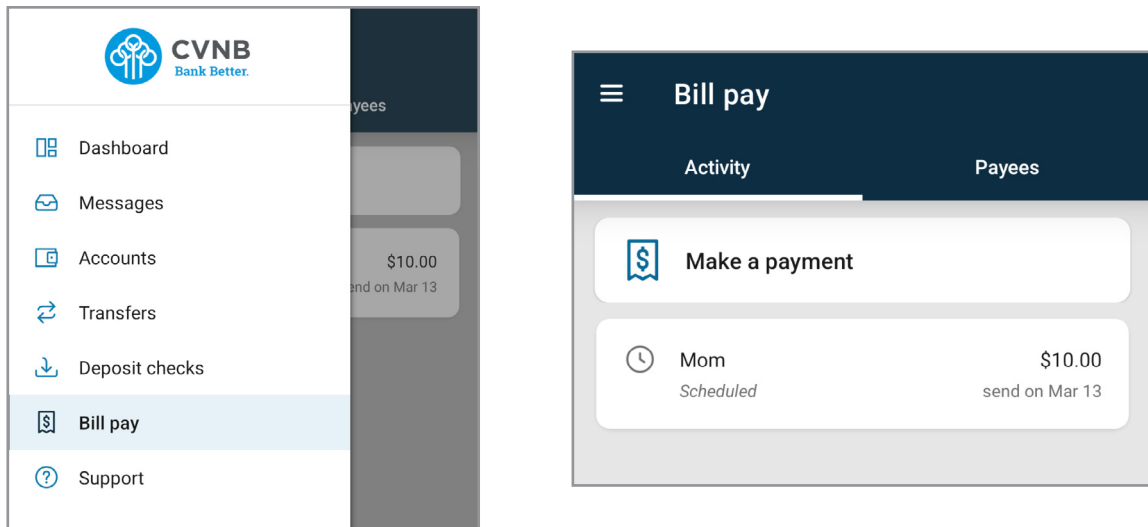


Bill Pay

Schedule and edit bills, add payees, and get an overview of recently made payments from the PAYMENTS card.*

Make a Payment

- From the PAYMENTS card, tap **Make a payment**



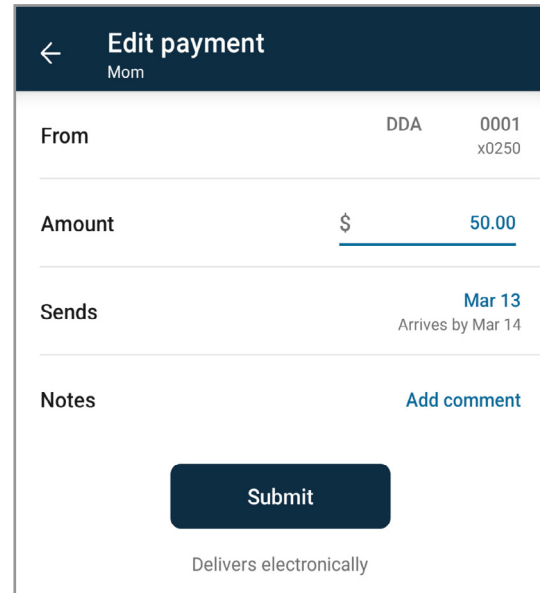
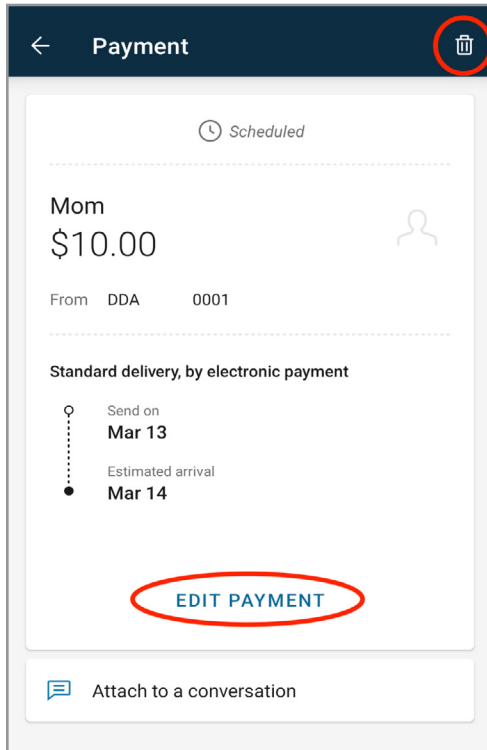
- Select your payee
- If you have more than one payment account, select the “Pay From” account
- Enter the amount and, optionally, a memo to display to the payee
- Select the payment delivery date
- Tap **Submit**

The image shows a screenshot of the 'Payment' form in the CVNB mobile app. The form has a dark blue header with a back arrow icon and the text 'Payment' and 'Mom'. Below the header, there are three rows of information: 'From' with 'DDA' and '0001 x0250', 'Amount' with '\$' and '0.00', and a 'Submit' button. Below the button is the text 'Delivers electronically'.

**Bill Pay functionality can also be accessed from the Pay Quick Actions link under the ACCOUNTS card.*

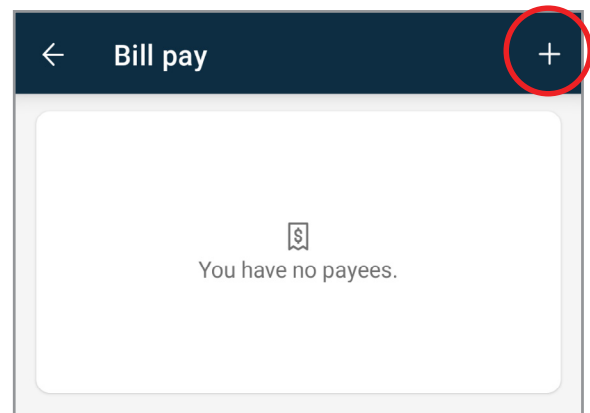
Edit A Bill Payment

- From the Bill Pay card, select the payment you wish to edit
- Tap **Delete** to delete the payment; or
- Tap **Edit payment** to change the amount or date
- **Confirm** your changes



Add a Payee*

- From the Bill Pay card, tap **Make a Payment**
- Tap the “+” symbol in the upper right of the screen
- Enter your password for additional authentication
- Enter the payee information and tap **Continue**
- Confirm payee information and address and tap **Submit**

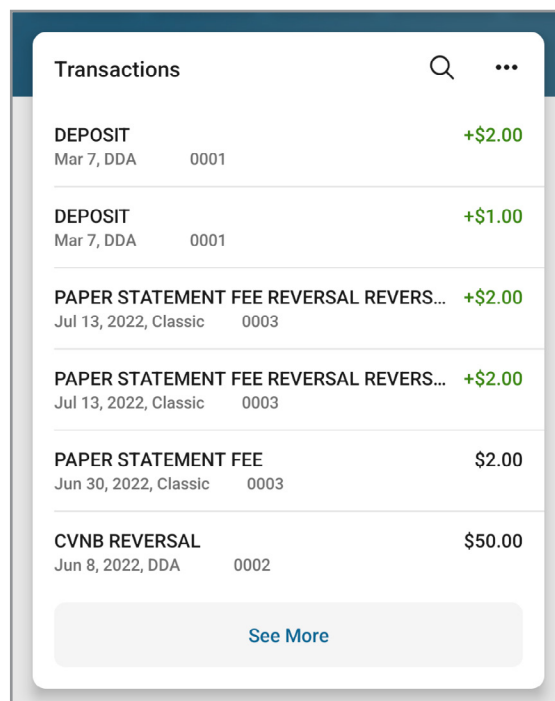


** Currently payees can be added but cannot be edited through CVNB Mobile Banking. This can be done through CVNB Online Banking under “Manage Payments”.*

Transactions

View combined transactions across all your accounts from the Dashboard TRANSACTIONS card.

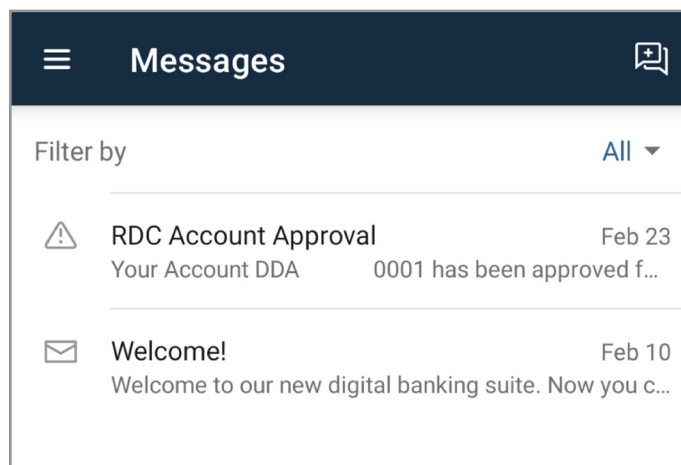
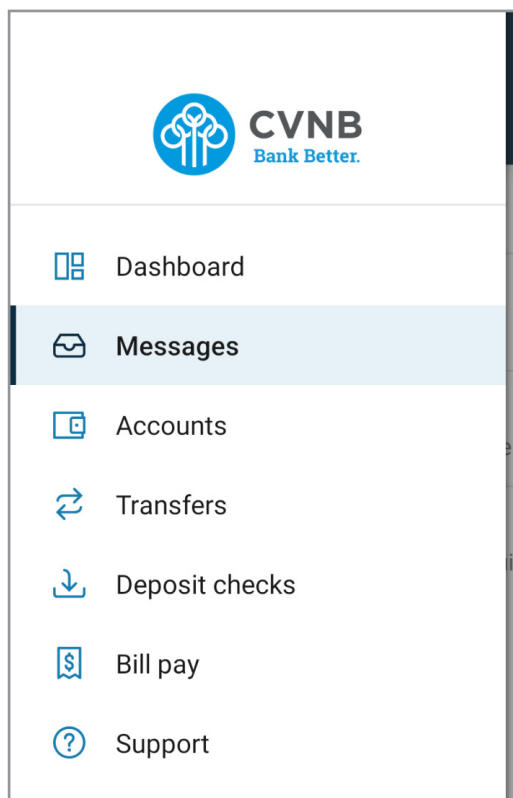
- If you prefer to view transactions one account at a time, go to the ACCOUNTS card and click the **Transactions** link
- Some customers may prefer to remove this card from the Dashboard. See Remove Dashboard Cards



Transactions		
DEPOSIT		+\$2.00
Mar 7, DDA	0001	
DEPOSIT		+\$1.00
Mar 7, DDA	0001	
PAPER STATEMENT FEE REVERSAL REVERS...		+\$2.00
Jul 13, 2022, Classic	0003	
PAPER STATEMENT FEE REVERSAL REVERS...		+\$2.00
Jul 13, 2022, Classic	0003	
PAPER STATEMENT FEE		\$2.00
Jun 30, 2022, Classic	0003	
CVNB REVERSAL		\$50.00
Jun 8, 2022, DDA	0002	
See More		

Messages

Display messages and alerts from CVNB right on your Dashboard on the MESSAGES card.



Messages		
Filter by		All ▼
⚠	RDC Account Approval	Feb 23
	Your Account DDA 0001 has been approved f...	
✉	Welcome!	Feb 10
	Welcome to our new digital banking suite. Now you c...	



Zelle is a fast, safe, and easy way to send money to family and friends, wherever they bank*.

Enroll and send money to friends and family

- In the main menu, select **Send Money with Zelle**
- Enroll your number or email address
- You're ready to start sending and receiving money with Zelle

To send money using Zelle

- Select someone from your contacts or add a trusted recipient's email address or phone number
- Add the amount you'd like to send and an optional note
- Review, then press **Send**
- The recipient will receive an email or text message notification via the method they used to enroll with Zelle. Money is available to the recipient in minutes if they are already enrolled with Zelle

To request money using Zelle

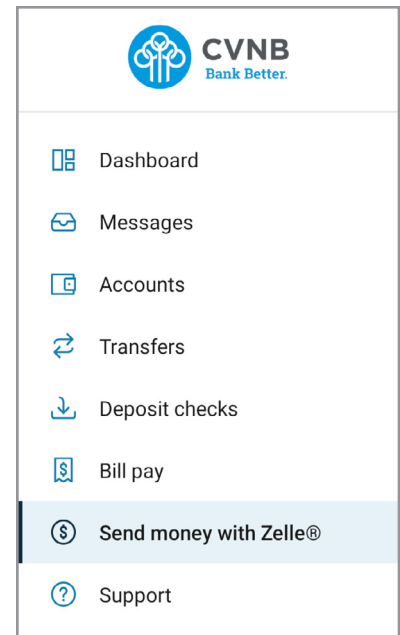
- Choose **Request**
- Select the individual from whom you'd like to request money
- Enter the amount you'd like to request, include an optional note
- Review, then press **Request**
- If the person you are requesting money from is not yet enrolled with Zelle, you must use their email address to request money. If the person has enrolled their phone number, then you can send the request using their mobile number.

To receive money

- Share your enrolled email address or phone number with a friend and ask them to send you money with Zelle
- If you have already enrolled with Zelle, you do not need to take any further action. The money will be sent directly into your CVNB account, typically within minutes

If someone sent you money with Zelle and you have not enrolled with Zelle

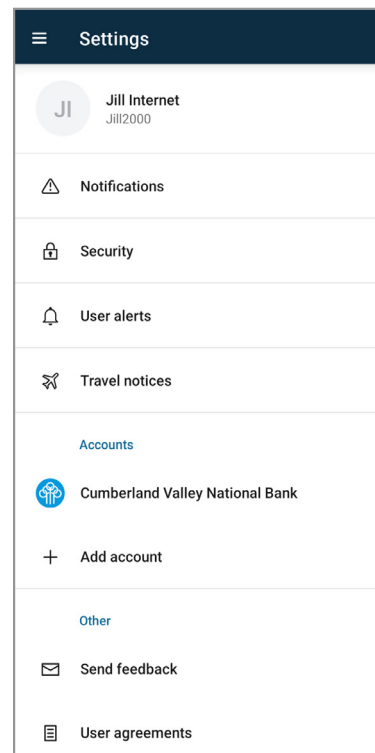
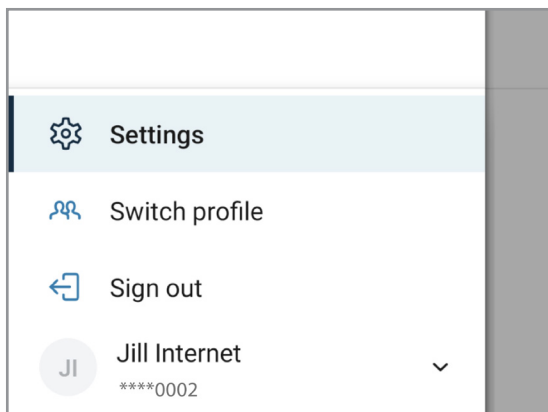
- Click on the link in the payment notification you received via email or text
- Select **CVNB**
- Follow the instructions on the page to enroll and receive your money. Pay attention to the email address or phone number where you received the payment notification - you should enroll with Zelle using that email address or phone number to ensure you receive your money




** A CVNB checking or savings account is required to use Zelle®. Transactions between enrolled consumers typically occur in minutes. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.*

CVNB MOBILE APP - Settings


The Menu button (≡) is located in the upper left corner of most screens. The Menu will slide out from the left and provides access to Profile Switching, Settings, and many of the same features accessed from the Dashboard cards.

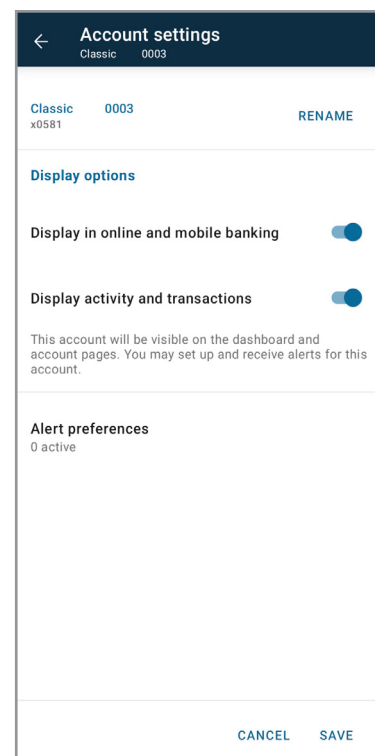


Add/Remove Accounts from Dashboard


Menu → Settings →  Cumberland Valley National Bank → Select account → Display in online and mobile banking or Display activity and transactions

Rename Accounts

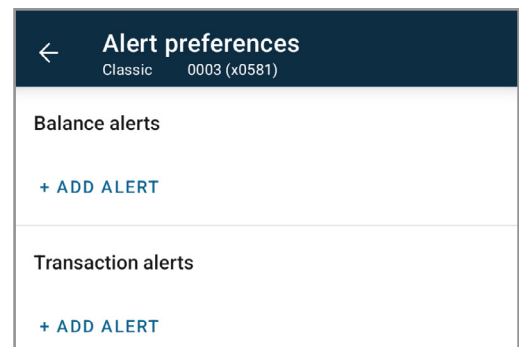
Menu → Settings →  Cumberland Valley National Bank → Select account → Rename



Alerts

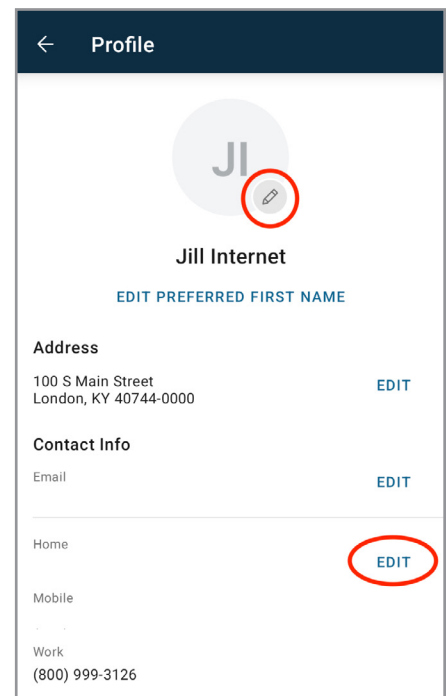
Menu → Settings →  Cumberland Valley National Bank → Select account → Alert Preferences* → Set Balance alerts or Transactions alerts by selecting **+ ADD ALERT**

**Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.*



Change Photo, Email, Phone Number

Menu → Settings → Tap your Name → Tap the pencil next to the image to add a photo, or → Tap **Edit** to update your email, address or phone number with CVNB



Change User Name, Password, Passcode, Biometric, Face/Touch ID

Menu → Your Name → Settings → Security

Change Phone Number for 2-step verification (Security Code)

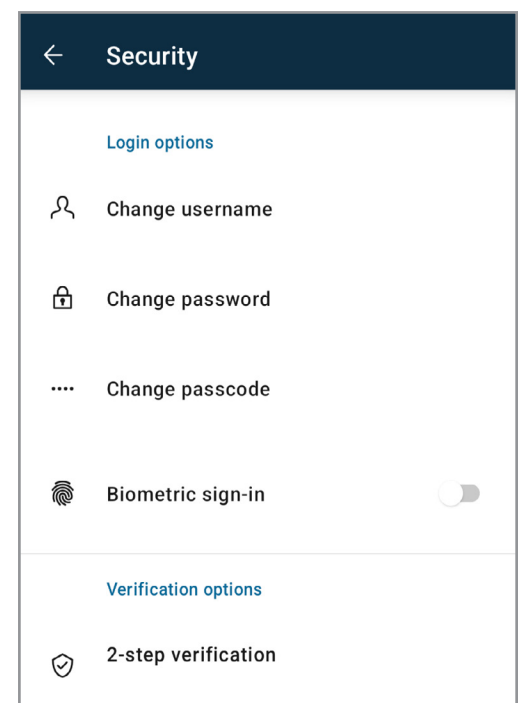
Menu → Your Name → Settings → Security → 2-step verification

Remove Device Access

Menu → Your Name → Settings → Security → Recently Used Devices → Remove the desired device by tapping REMOVE

Sign Out

Menu → Your Name → Sign Out



Reset Password

NOTE: If you receive a “Your account needs attention” error trying to reset your password, or if you have tried logging in unsuccessfully more than 3 times in a row, you are likely locked out. Please contact us and we will help you get back on track.

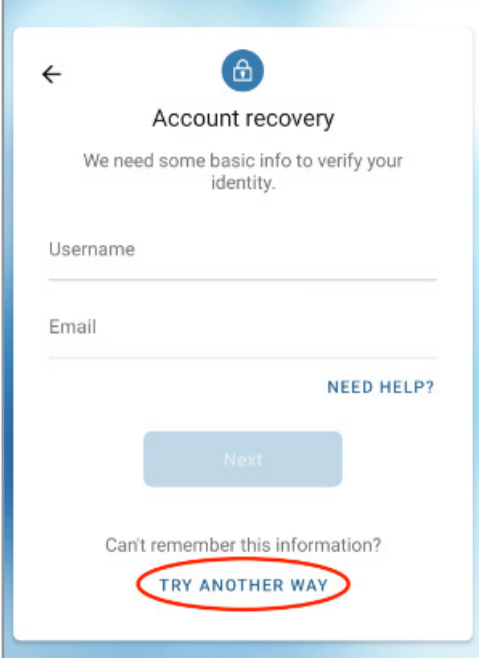
- Launch the CVNB Mobile Banking app and click on “Forgot” link
- Enter your Username and Email. If you can’t remember this information, click the **TRY ANOTHER WAY** link
- Enter your Social Security number, EIN, and enter your Account Number
- You will receive a verification code through the method of your choice- **Voice or text message**, **Authy**, or **Authenticator app**
- Enter the code and click **Verify**
- Type in a new password and then click **Update**

NOTE: Password must meet complexity requirements

- You will be prompted to create a new passcode for this device
 - o the passcode only works through the mobile application on the device it was setup on
- If your phone supports biometric login methods (fingerprint or facial recognition), you will be presented the option to utilize those features
- Once to the Dashboard, you are ready to go!

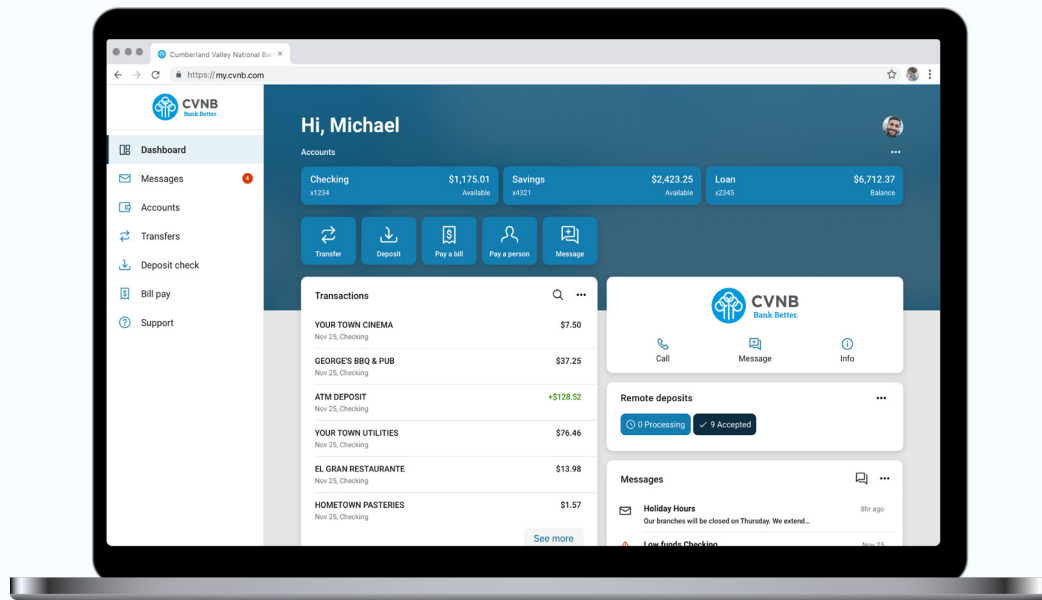
Contact us if you are having any difficulty resetting your password.

- o Call us at 800.999.3126
- o Visit any branch location



ONLINE BANKING USER GUIDE

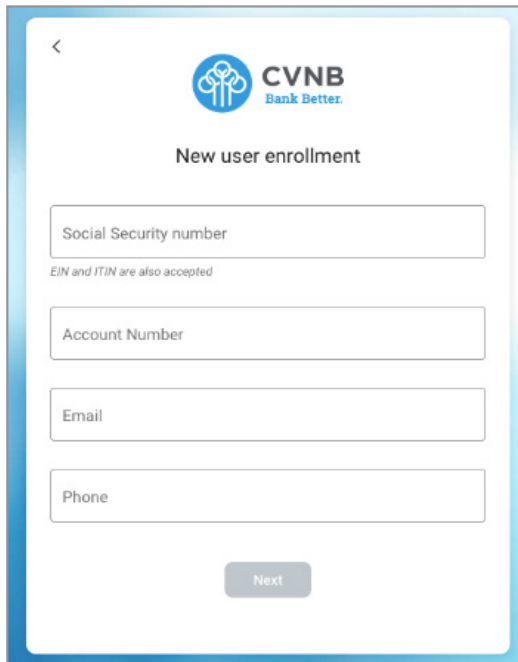
Make sure you know your **username** and **password** and have your current **mobile number** and **email address** on file with us. If you need assistance with your online banking, contact us or visit a CVNB branch. Your success is important to us!



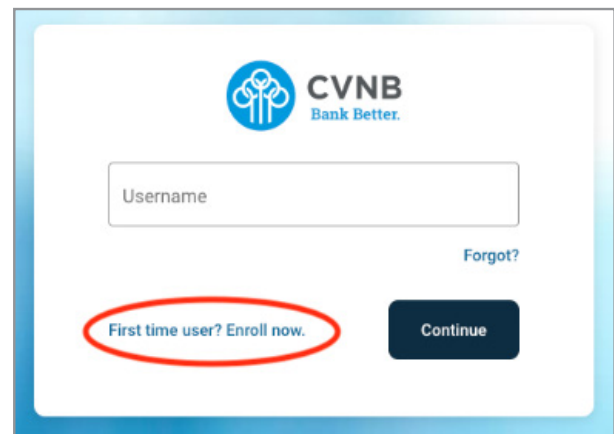
CVNB ONLINE BANKING -New Enrollment

New Enrollment through CVNB Online Banking

- Navigate to my.cvnb.com
- At the Login screen, click the **First time user? Enroll now** link
- To validate ownership of your account, enter the following information:
 - o Social Security number
 - o Account Number
 - o Email
 - o Phone Number

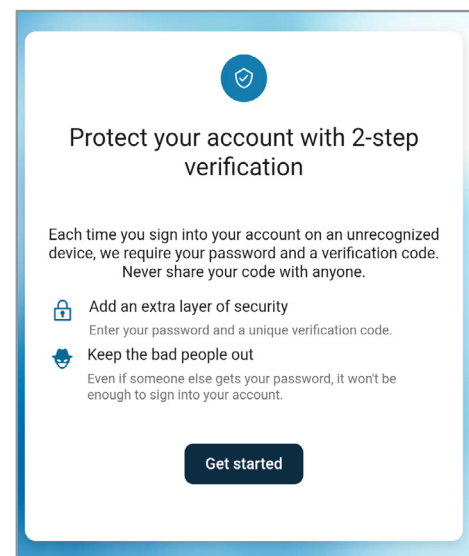


The screenshot shows the CVNB 'New user enrollment' screen. At the top is the CVNB logo with the tagline 'Bank Better.' Below the logo, the title 'New user enrollment' is centered. There are four input fields stacked vertically: 'Social Security number', 'Account Number', 'Email', and 'Phone'. Below the 'Social Security number' field, a small note states 'EIN and ITIN are also accepted'. At the bottom of the form is a 'Next' button.



The screenshot shows the CVNB login screen. At the top is the CVNB logo with the tagline 'Bank Better.' Below the logo is a 'Username' input field. To the right of the input field is a 'Forgot?' link. At the bottom left, the link 'First time user? Enroll now.' is circled in red. To the right of this link is a dark blue 'Continue' button.

- Protect your account with 2-step verification. Click **Get started** to continue
- Set up your 2-step verification by selecting **Voice or text message, Authy, or Authenticator App**
 - o **Voice or text message** - Verification codes are sent to your phone. Message and data rates may apply
 - o **Authy** - Verification codes are sent to your Authy authenticator app
 - o **Authenticator app** - Download a free authenticator app, scan a QR code to set your account
- Complete the steps as directed per the method chosen
- Enrollment is complete. You're all set!




The screenshot shows the CVNB 2-step verification setup screen. At the top is a shield icon. Below it is the title 'Protect your account with 2-step verification'. A paragraph explains: 'Each time you sign into your account on an unrecognized device, we require your password and a verification code. Never share your code with anyone.' Below this are two options, each with an icon and a description: 'Add an extra layer of security' (lock icon) and 'Keep the bad people out' (shield icon). At the bottom is a dark blue 'Get started' button.

CVNB ONLINE BANKING - Logging In

Existing Customers First-Time Login


- Navigate to my.cvnb.com
- Enter your existing Username and click **Continue**
- Enter your password and **Sign in**



Username

[Forgot?](#)


Continue



Username [Switch](#)

Enter your password

[Forgot?](#)

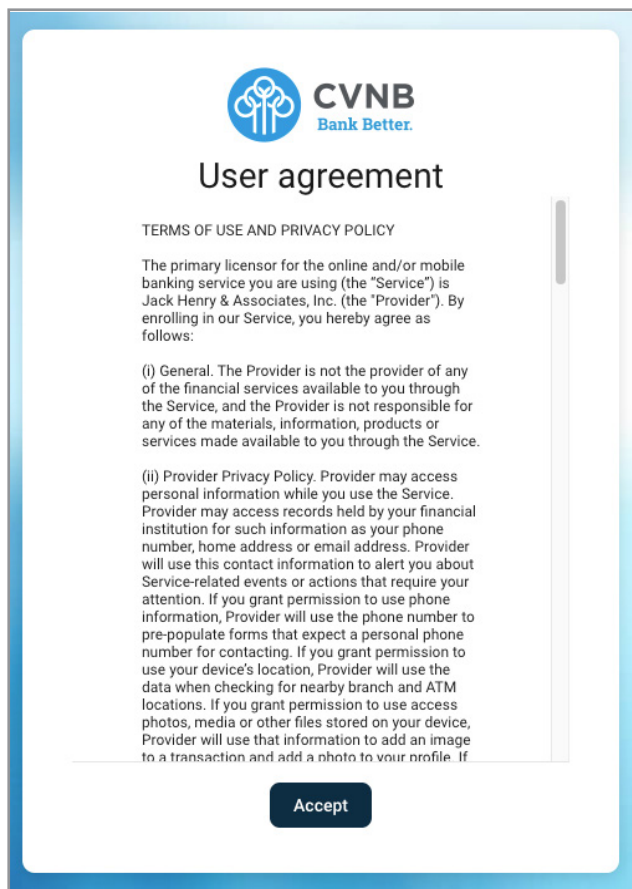
 Sign in with a passkey

Sign in

- If this the first login to CVNB Online: Enter your email address and a phone number where you can receive a call or a text code to further secure your account, then click **Next**
- You will receive a 6-digit verification code to the number provided* (If you are logging in from a personal secure device and would like Online Banking to skip this step next time, select **Remember this computer.**)
- Enter the code and click **Verify**

If you cannot receive a text at this number, click **Try another way. If you "Try another way," you have the option to receive a phone call with your code or to install the Authenticator app.*

- Review our User Agreement and click **Accept**



CVNB
Bank Better.

User agreement

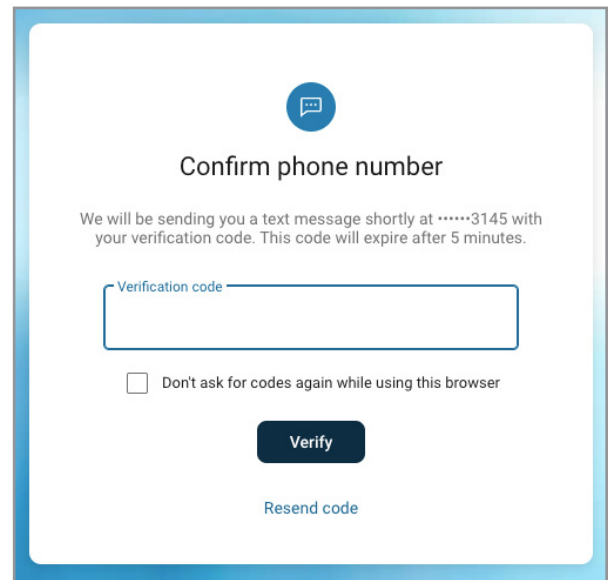
TERMS OF USE AND PRIVACY POLICY

The primary licensor for the online and/or mobile banking service you are using (the "Service") is Jack Henry & Associates, Inc. (the "Provider"). By enrolling in our Service, you hereby agree as follows:

(i) General. The Provider is not the provider of any of the financial services available to you through the Service, and the Provider is not responsible for any of the materials, information, products or services made available to you through the Service.

(ii) Provider Privacy Policy. Provider may access personal information while you use the Service. Provider may access records held by your financial institution for such information as your phone number, home address or email address. Provider will use this contact information to alert you about Service-related events or actions that require your attention. If you grant permission to use phone information, Provider will use the phone number to pre-populate forms that expect a personal phone number for contacting. If you grant permission to use your device's location, Provider will use the data when checking for nearby branch and ATM locations. If you grant permission to use access photos, media or other files stored on your device, Provider will use that information to add an image to a transaction and add a photo to your profile. If

Accept



Confirm phone number

We will be sending you a text message shortly at *****3145 with your verification code. This code will expire after 5 minutes.

Verification code

☐ Don't ask for codes again while using this browser

Verify

Resend code

- You are now ready to use Online Banking!

CVNB ONLINE BANKING - Customize Dashboard

The CVNB Online Banking Dashboard is organized into “cards.” Cards are elements that group information, features, and functionality into “boxes” that will resize or move around based on the screen size.

The screenshot displays the CVNB Online Banking Dashboard for a user named Michael. The dashboard is organized into several cards. Two cards are highlighted with red boxes and labels:

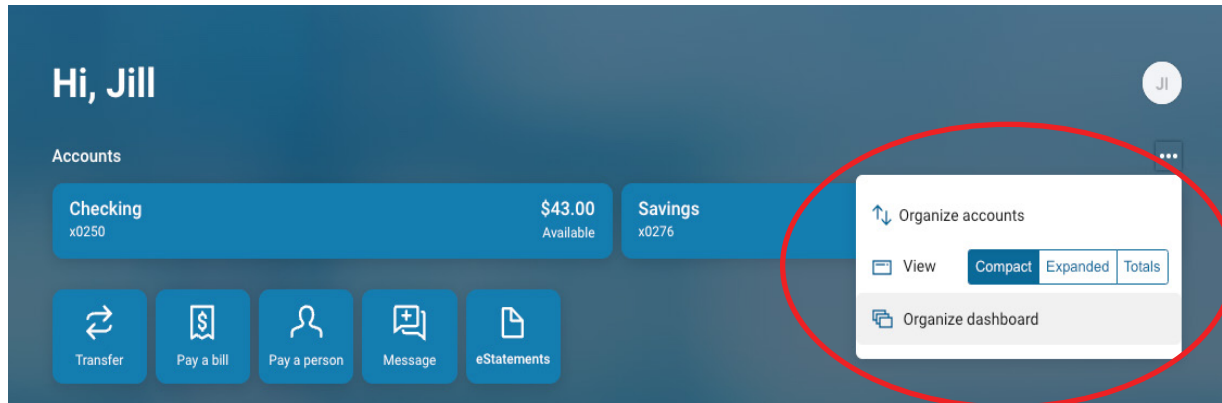
- Accounts card:** Located at the top, it shows the user's name "Hi, Michael", a profile picture, and a list of accounts. The "Checking" account is selected, showing a balance of \$1,174.37 and a total balance of \$6,712.37.
- Transactions card:** Located below the Accounts card, it displays a list of transactions. The transactions are grouped by date (Nov 25, Checking) and include details such as the merchant name, amount, and date. The total for these transactions is +\$128.52.

Other visible cards include:

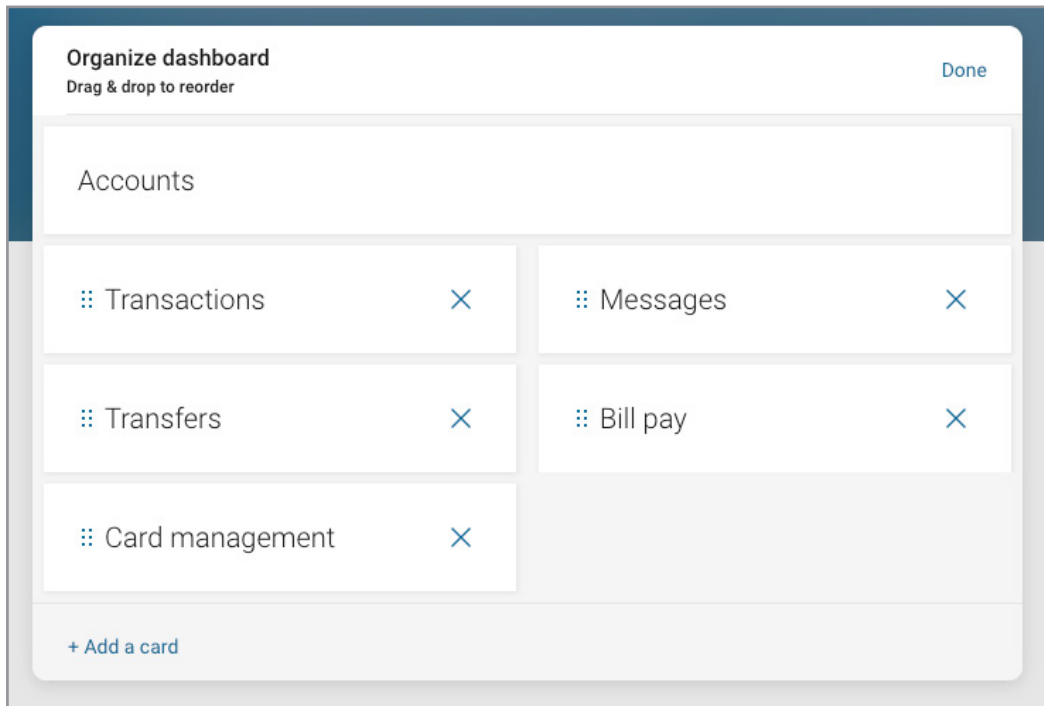
- Transfer, Deposit, Pay a bill, Pay a person, Message:** A row of five action buttons.
- CVNB Bank Better:** A card with the CVNB logo and links to Call, Message, and Info.
- Remote deposits:** A card showing 0 Processing and 9 Accepted deposits.
- Messages:** A card displaying various messages, including Holiday Hours, Low funds Checking, and a message from Jennifer and Amy.
- Payments:** A card showing scheduled payments for "Your Town Utilities" (\$291.00) and "Student Loans" (\$324.91).
- Transfers:** A card at the bottom right with a question mark icon.

Organize, Remove, and View Accounts

- Tap the “...” in the upper right corner of any Dashboard card
- To organize your accounts, click **Organize accounts**. Organize accounts by moving the account card to the desired order, then click **Save**
- Select a **View** to choose how much content is displayed in each card: Compact, Expanded, Total



- Click the **X** next to the card if you want to remove it from the dashboard



CVNB ONLINE BANKING - Features

External Transfers

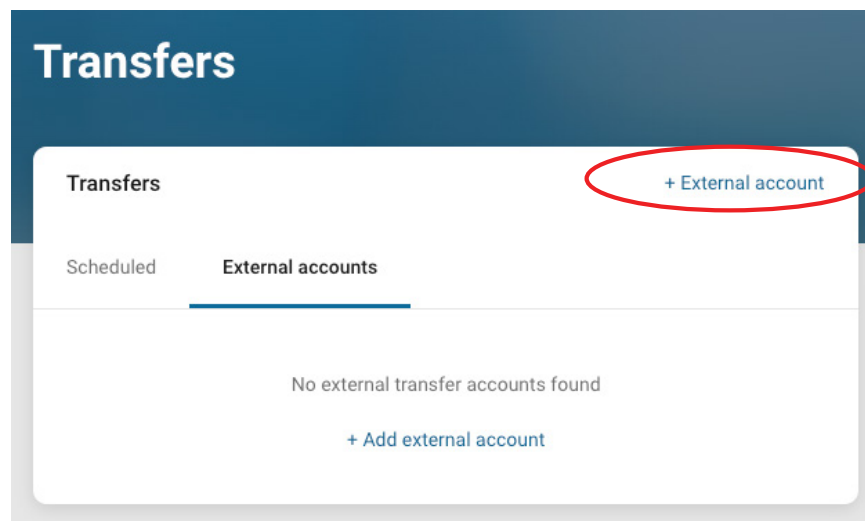
Request External Transfers

External Transfers allow you to transfer funds between your CVNB account and your account with another financial institution. To enable the service, contact us by one of the following methods:

- o Send us a secure message within online or mobile banking
- o Call us at 800.999.3126
- o Visit any branch location

Add an External Account

- Menu → Transfer → Tap the **+ External account** to add an external account



- Enter your password for additional authentication

- Enter the details of the external bank
 - o Account Name
 - o Routing number
 - o Account number
 - o Account type

- Click **Submit**

- Two small credits (less than \$1.00) will be sent to the external account

- Once the deposits are received in the external account, Menu → Transfers → External Transfers. Select the recently added account to **Verify Amounts**

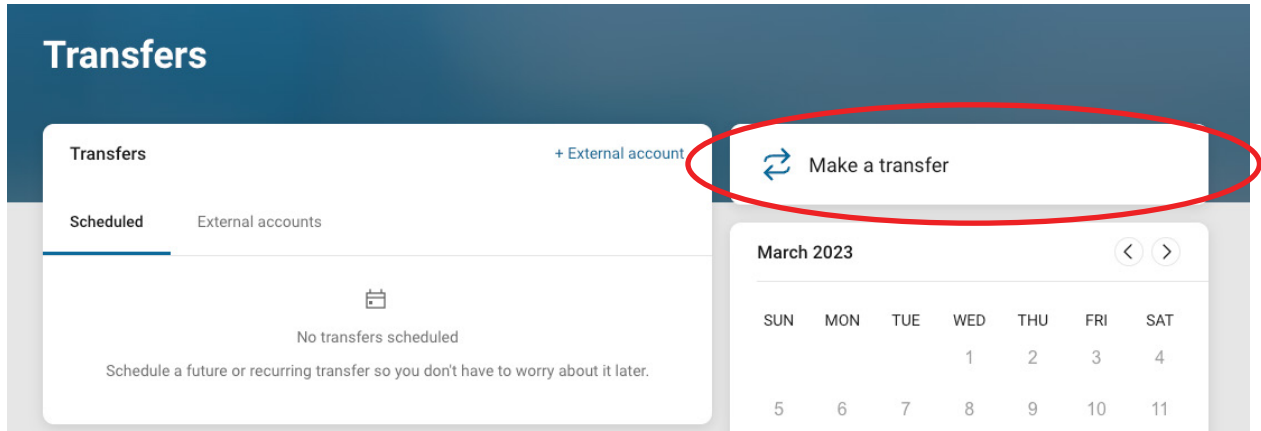
- Enter the amounts of the deposits and click **Confirm**

- Once confirmed, the account will be available in the **Transfer** option

Transfers

Move money between CVNB accounts or accounts at other institutions using the TRANSFER card on the Dashboard.*

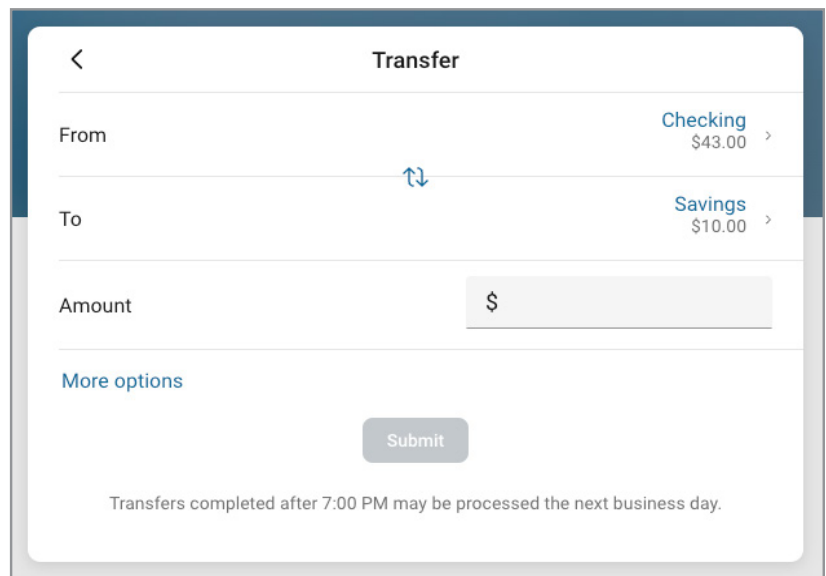
- At the menu screen, click **Transfers**. To begin, click **Make a transfer**



- Select the “**From**” account and “**To**” account (eligible internal and external accounts will be listed)
- Enter the **Amount**
- For an immediate one-time transfer, simply tap **Submit****

NOTE: Transfers completed after 7:00 PM may be processed the next business day

- To set a recurring frequency or a future date tap **MORE OPTIONS**
 - o Choose weekly, every two weeks, twice a month, or monthly
 - o Choose the start date
 - o Tap **Submit**

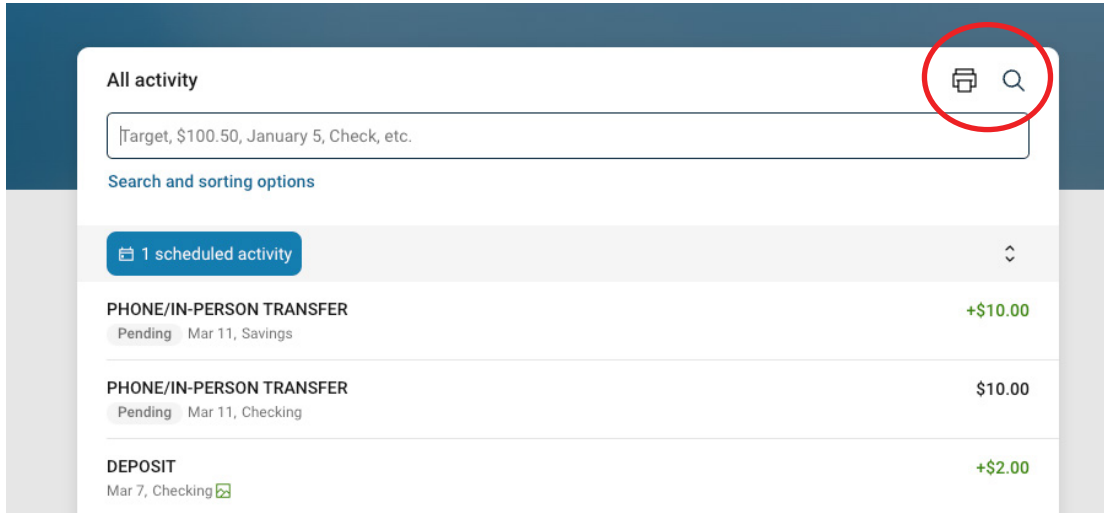


**Transfer functionality can also be accessed from the Quick Actions link below the ACCOUNTS card, or by tapping the account name on the ACCOUNTS card.*

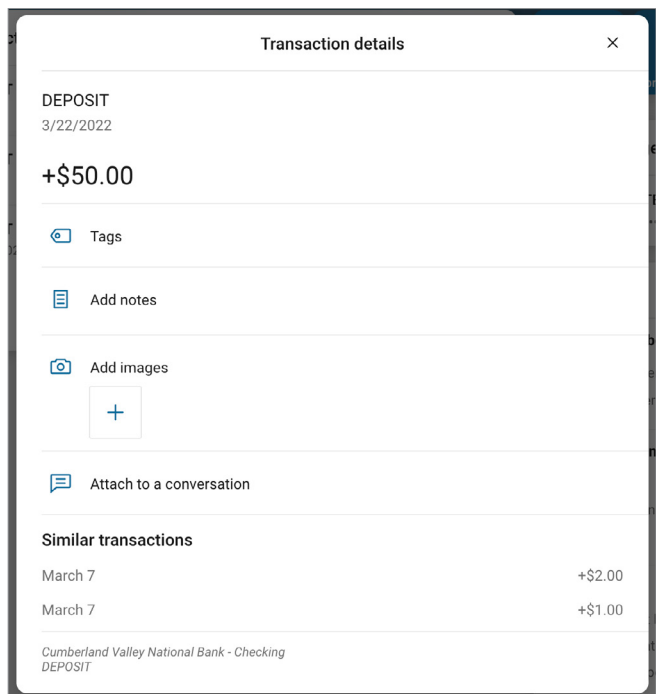
***Internal transfers completed after 7:00 p.m. EST may be processed the next business day. External Transfers completed after 6:30 p.m. EST may be processed the next business day.*

Transactions - View, Search, Download, Tag

- From the ACCOUNTS card, choose any account to see its Transaction activity
- Search for transactions by clicking the magnifying glass in the upper right of the ACTIVITY card

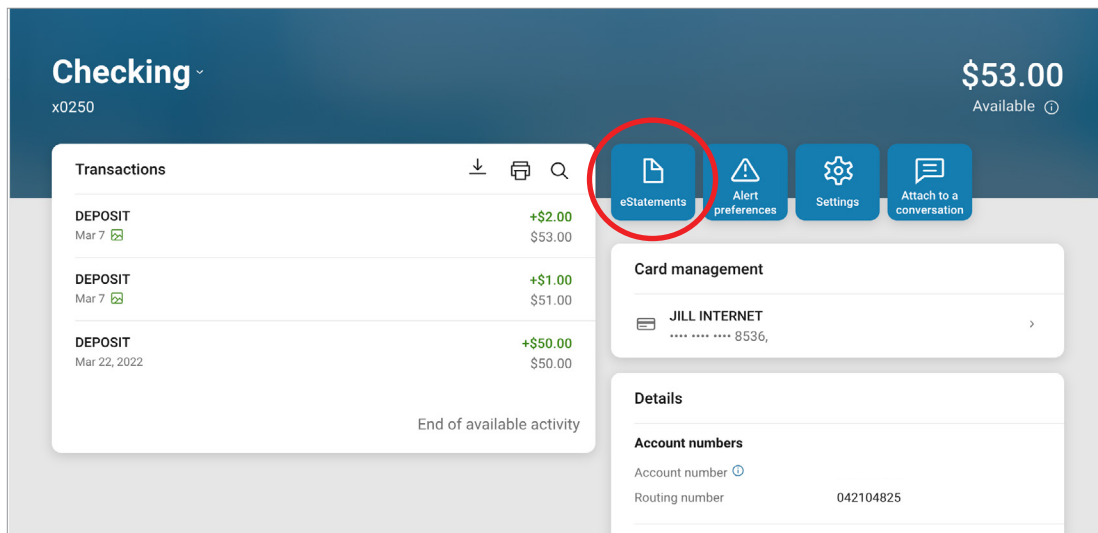


- Download transactions by clicking the down arrow in the upper right of the ACTIVITY card
 - o Choose a date range
 - o Choose a file type (CSV, TXT, OFX, QBO, QFX)
 - o Click **Download**
 - o Print transactions by clicking on the printer icon
- Select any posted transaction from the Transactions card to add a tag, note, or attach an image



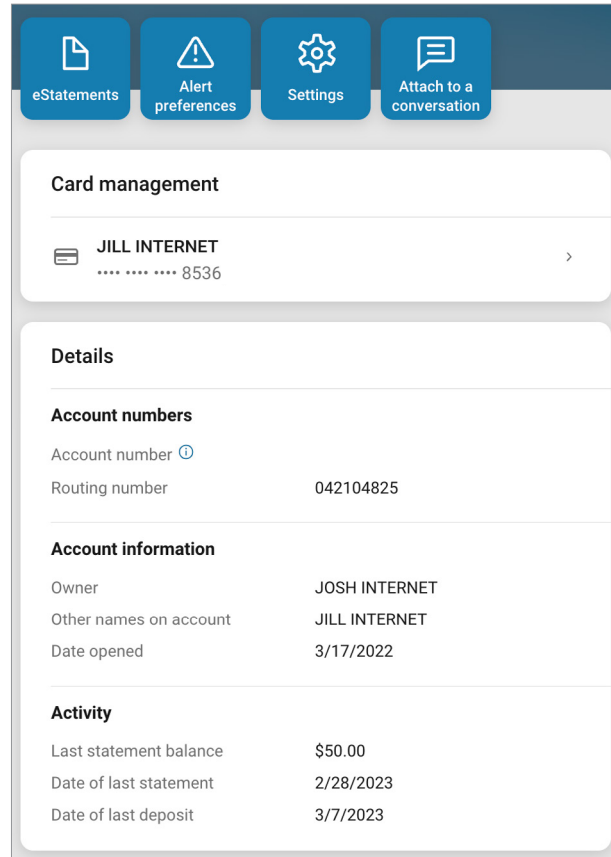
eStatements

- From the ACCOUNTS card, choose any account
- Select **eStatements** to enroll or view eStatements



Account Details

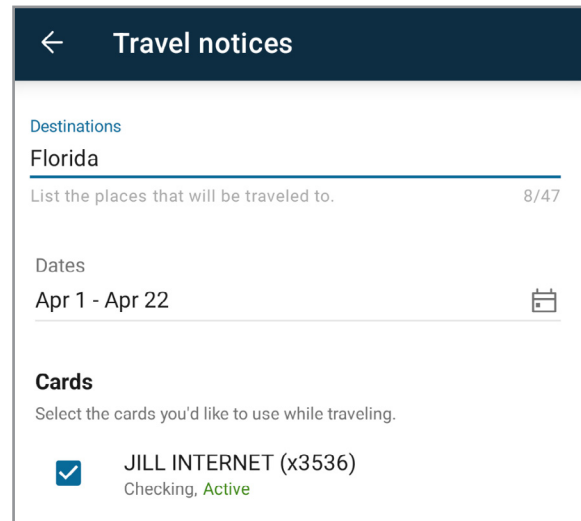
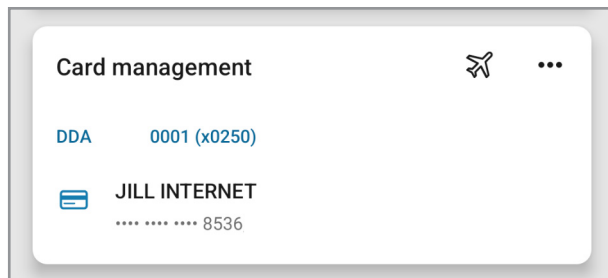
- From the ACCOUNTS card, choose any account
- See additional deposit or loan details on the DETAILS card



Manage Cards

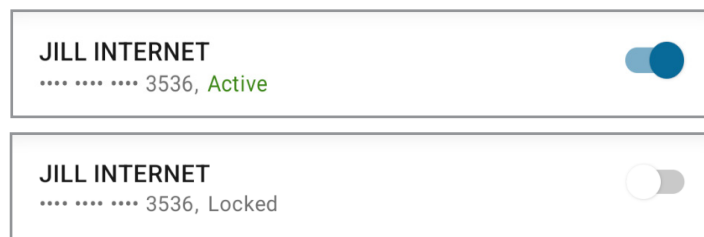
Turn your debit card on or off, report it lost or stolen, re-order a card, or activate a new card from the Card Management card.

- From the Card Management card tap the debit card that you would like to manage
- Travel Notice: Tap the airplane icon in the right corner to alert CVNB of your travel plans and dates



NOTE: Limited to 1 (one) travel alert at a time, per card

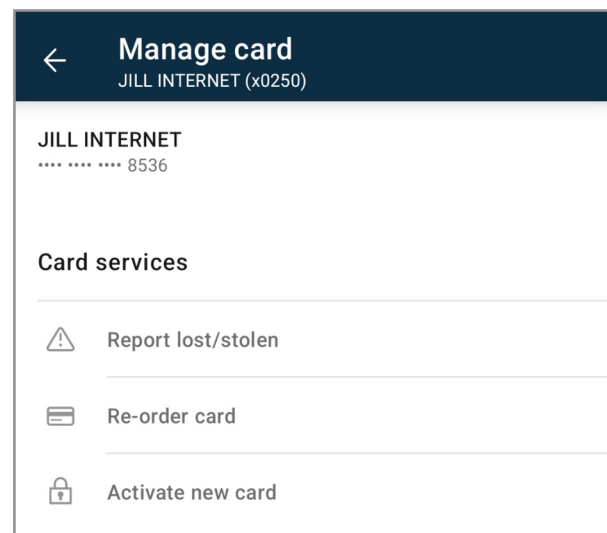
- To temporarily lock the debit card, slide the green button to the off position
- To unlock the debit card, slide the button back to green/active



- To report the card lost or stolen, tap **Report lost/stolen**

NOTE: This action cannot be undone

- To re-order a card, tap **Re-order card**
- To activate a new card, tap **Activate new card**



Bill Pay

Schedule and edit bills, add payees, and get an overview of recently made payments from the PAYMENTS card.

Make a payment

- From the Payments card, click **Pay a bill**
- Select your payee
- To make a payment to more than one payee, select the “Multiple” tab
- Enter the amount and payment date, and optionally, a memo to display to the payee
- Click **Submit**

The screenshot shows the 'Payment' screen for Cable Company. At the top, it says 'Payment' and 'Cable Company'. Below this, there are several fields: 'From' (Checking x0250), 'Amount' (\$ 5.00), 'Frequency' (Once), 'Sends' (Tomorrow, Arrives by Mar 21), and 'Notes' (Add memo or comment). There is a 'Hide options' link and a 'Submit' button. At the bottom, it says 'Payment will be made by check'.

The screenshot shows the 'Pay a bill' screen. At the top, it says 'Pay a bill' and has two tabs: 'Single' and 'Multiple'. Below the tabs is a search bar labeled 'Search payees'. There are two payees listed: 'Cable Company x6789' and 'Dog Groomer x5555'. Each payee has a 'Check, Last paid: Never' status. There is a '+ Add another bill' link at the bottom.

Add a Payee

- From the Payments card, click **See more**
- Select **+ New payee**, then **add a bill** or **add a person**
- Enter and confirm payee information and click **Submit**

The screenshot shows the 'Add a bill' screen. It has a back arrow and a title 'Add a bill'. Below the title are several input fields: 'Payee name', 'Payee nickname (optional)', 'Phone number', 'Account number', and 'Name on bill (optional)'. Below these is a section for 'Payee address' with fields for 'Street line 1', 'Street line 2 (optional)', 'City', 'State', and 'Zip'. There is a 'Submit' button at the bottom.

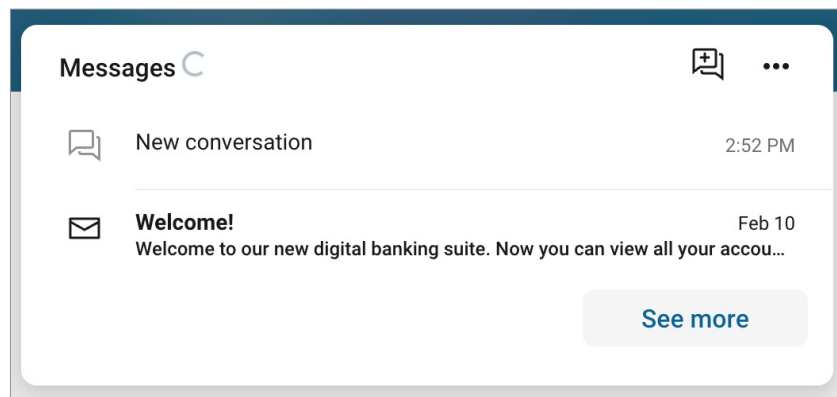
Manage Payments

- From the Payments card, click **Manage Payments**
- Access comprehensive bill pay options, including editing or deleting payees and scheduled payments, managing recurring payments, and viewing payment history

The screenshot displays the 'Payments' management interface. It features a 'Schedule' section with a '+ Payee' button, 'Pay all' and 'Review all' buttons, and filters for 'Display' and 'Category'. A search bar for 'Payee name or nickname' is also present. Below this, two payment entries are shown: 'Cable Company *6789' and 'Dog Groomer *5555'. Each entry includes a 'Pay to' field, a 'Pay from' dropdown (set to 'Checking..*0250'), a date field (03/09/2023), a 'Deliver by' date (03/21/2023), a '\$ Pay' button, and a 'Make it recurring' link. A 'Totals' section at the bottom shows 'Checking \$0.00' and 'Payment total \$0.00'. On the right, there are two summary sections: 'Pending' (Processing in next 45 days) and 'History' (Processed in last 45 days), both showing a table with 'Payee' and 'Amount' columns, and a 'View more' button.

Messages

Display messages and alerts from CVNB right on your Dashboard on the MESSAGES card.





Zelle is a fast, safe, and easy way to send money to family and friends, wherever they bank*.

Enroll and send money to friends and family

- In the main menu, select **Send Money with Zelle**
- Enroll your number or email address
- You're ready to start sending and receiving money with Zelle

To send money using Zelle

- Select someone from your contacts or add a trusted recipient's email address or phone number
- Add the amount you'd like to send and an optional note
- Review, then press **Send**
- The recipient will receive an email or text message notification via the method they used to enroll with Zelle. Money is available to the recipient in minutes if they are already enrolled with Zelle

To request money using Zelle

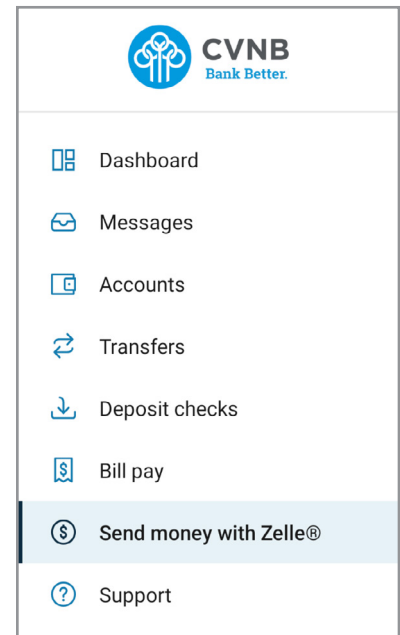
- Choose **Request**
- Select the individual from whom you'd like to request money
- Enter the amount you'd like to request, include an optional note
- Review, then press **Request**
- If the person you are requesting money from is not yet enrolled with Zelle, you must use their email address to request money. If the person has enrolled their phone number, then you can send the request using their mobile number.

To receive money

- Share your enrolled email address or phone number with a friend and ask them to send you money with Zelle
- If you have already enrolled with Zelle, you do not need to take any further action. The money will be sent directly into your CVNB account, typically within minutes

If someone sent you money with Zelle and you have not enrolled with Zelle

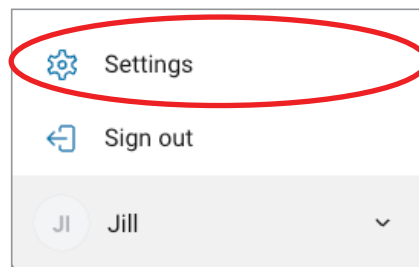
- Click on the link in the payment notification you received via email or text
- Select **CVNB**
- Follow the instructions on the page to enroll and receive your money. Pay attention to the email address or phone number where you received the payment notification - you should enroll with Zelle using that email address or phone number to ensure you receive your money



** A CVNB checking or savings account is required to use Zelle®. Transactions between enrolled consumers typically occur in minutes. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.*

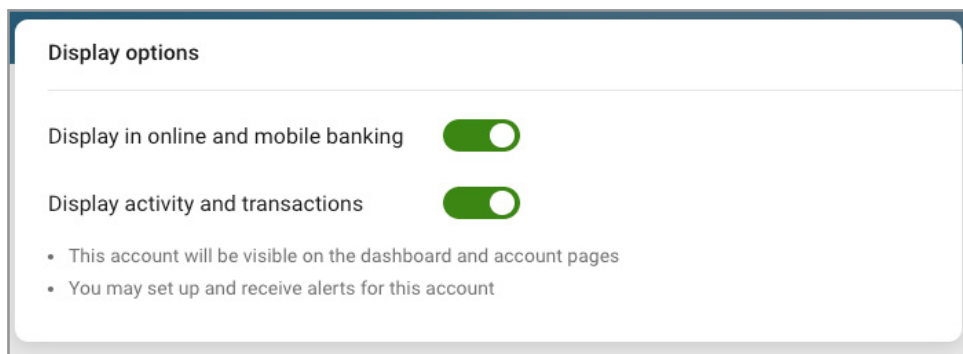
CVNB ONLINE BANKING - Settings

Click your Profile Picture in the upper right of the screen to access Online Banking Settings



Add/Remove Accounts from Dashboard/Show in App

Click your Picture → Settings → Cumberland Valley National Bank → Select account → Slide Display in online and mobile banking or Display activity and transactions



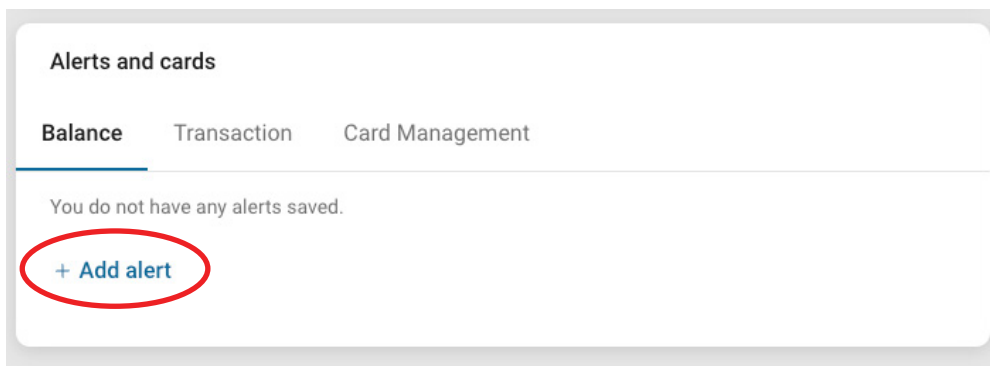
Rename Accounts

Click your Picture → Settings → Cumberland Valley National Bank → Select account → **Rename**



Alerts

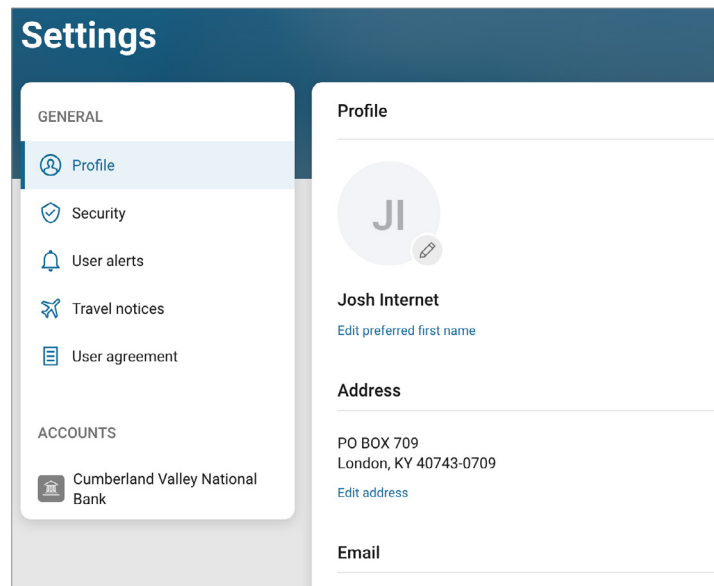
Click your Picture → Settings → Cumberland Valley National Bank → Select account → **+ Add alert**



**Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.*

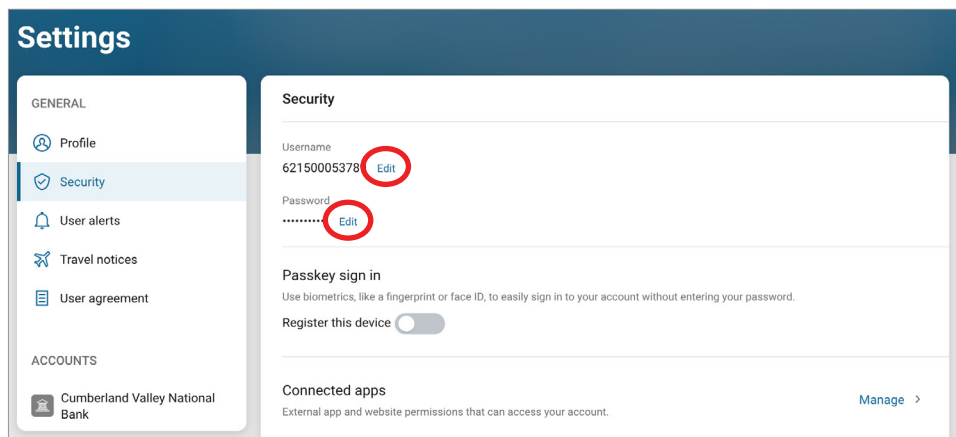
Change Photo, Email, Phone Number

Click your Picture → Settings → Profile → Select the pencil next to the image to add a photo
→ Click **Edit** to update email or phone number at the Bank



Change User Name or Password

Click your Picture → Settings → Security → Tap **Edit** to change your username or password



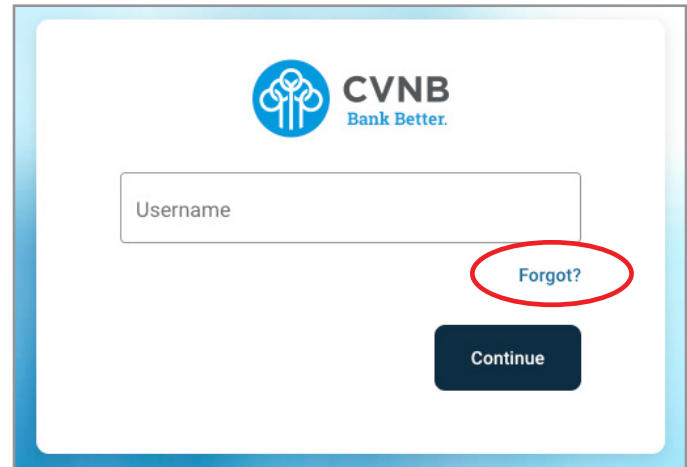
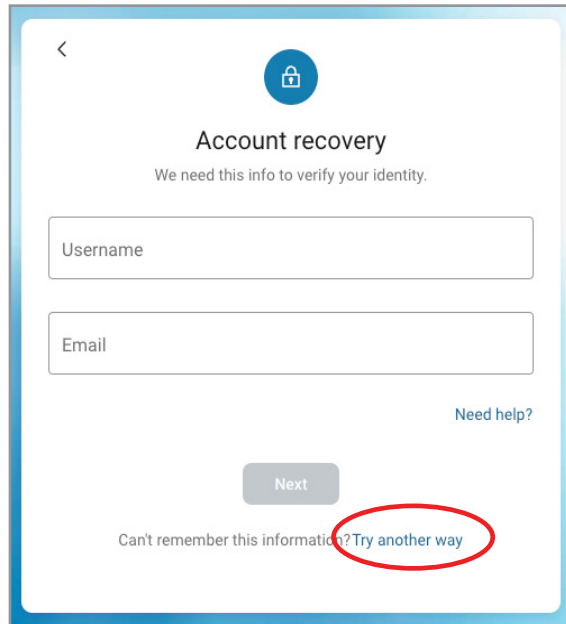
Sign Out

Menu → Your Name → Sign Out

Reset Password

NOTE: If you receive a “Your account needs attention” error trying to reset your password, or if you have tried logging in unsuccessfully more than 3 times in a row, you are likely locked out. Please contact us and we will help you get back on track.

- Go to the my.cvnb.com login Page, click the **Forgot?** link
- Enter your Username and Email. If you can't remember this information, click the **TRY ANOTHER WAY** link

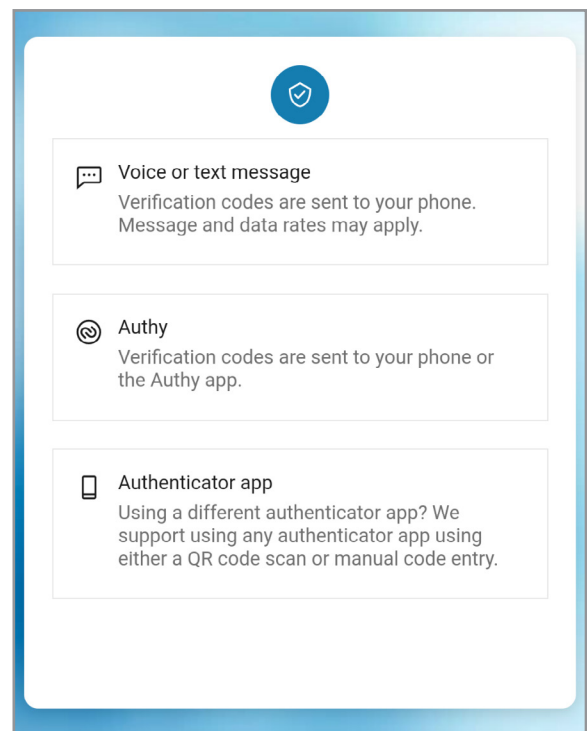


- Enter your Social Security number, EIN, and enter your Account Number
- You will be sent a verification code through the method of your choice- **Voice or text message**, **Authy**, or **Authenticator app**
- Enter the code and click **Verify**
- Type in a new password and then click **Update**

NOTE: Password must meet complexity requirements

Contact us if you are having any difficulty resetting your password.

- o Call us at 800.999.3126
- o Visit any branch location



CONTACT US



800.999.3126



cvnb.com



Monday - Friday 8 a.m. - 5 p.m.



cvnb.com/online-mobile-banking

LOST OR STOLEN CARD?

CREDIT CARD



800.299.9842

DEBIT CARD



888.297.3416

CVNB ROUTING NUMBER

042104825

CVNB LOCATIONS

BEREA

235 Glades Road
Berea, KY 40403
859.985.1221

CORBIN

1200 Cumberland Falls Highway
Corbin, KY 40701
606.528.3120

1376 Master Street
Corbin, KY 40701
606.528.3120

LEXINGTON

1721 Nicholasville Road
Lexington, KY 40503
859.268.1189

900 Beasley Street, Suite 150
Lexington, KY 40509
859.268.1189

LONDON

100 South Main Street
London, KY 40741
606.878.7010

1755 North Main Street
London, KY 40741
606.878.7010

300 London Shopping Center
London, KY 40741
606.878.7010

410 South Laurel Road
London, KY 40744
606.878.7010

1112 Highway 490
East Bernstadt, KY 40729
606.878.7010

1851 West Highway 192 Bypass
London, KY 40741
606.878.7010

LOUISVILLE

13205 Magisterial Dr.
Louisville, KY 40223
502.755.2862

RICHMOND

505 Leighway Drive
Richmond, KY 40475
859.623.2243

2110 Lexington Road
Richmond, KY 40475
859.623.2243

SOMEREST

1520 South Highway 27
Somerset, KY 42503
606.676.0784

